

EXHIBIT 3

Part 3. Submission Processing

Chapter 42. Electronic Tax Administration

Section 5. IRS of Individual Income Tax Returns

3.42.5.1 (09-14-2015)

Overview of the IRS *e-file* Program

1. IRS *e-file* is a process by which tax returns are submitted to the IRS by way of data communications and processed electronically through front-end edits. Tax return data is transmitted in the form of electronic records to a designated Submission Processing Campus. Filing a tax return through IRS *e-file* can be accomplished by using an Authorized IRS *e-file* Provider, or by filing using a personal computer (Online Filing).
2. The Submission Processing Campus where an electronic return is filed may not be the same one where taxpayers would normally mail their paper returns.
3. IRS processing costs are reduced and quality is improved because manual processing is diminished. Storage costs are reduced as electronic returns can be stored more efficiently and with less expense than paper returns.

3.42.5.4 (11-12-2014)

Returns Processed Under the Wrong Social Security Number (SSN) or Name

1. Providers or taxpayers may call to report that an incorrect SSN or name was transmitted, resulting in a reject up-front due to a mismatch between the name and SSN. However, there is still a small possibility that these types of returns could get through the system. If this occurs, the refund may be delayed.

3.42.5.9.2 (10-01-2013)

Form 1040 Online Filing

1. The taxpayer will use commercial off the shelf (COTS) tax preparation software or software available by electronic transmission to create an electronic income tax return using a personal computer internet connection. Online returns will be transmitted to IRS through the online filing company. The online filing company will transmit all online returns from taxpayers to the appropriate Submission Processing

Campus within 24 hours; retrieve the taxpayer acknowledgement and provide the acceptance and rejection notification to the taxpayer. Online filing companies will translate IRS reject codes into language easy for taxpayers to understand and provide assistance in the correction process as a service to their clients.

2. Online taxpayers can e-file their individual income tax returns only if the returns are signed electronically using the Self-Select PIN. Online taxpayers will use Form 8453, *U.S. Individual Income Tax Transmittal for an IRS e-file Return*, to submit required supporting paper documents listed on the Form 8453 to the appropriate Submission Processing Campus.

3. Refunds should be in the taxpayer's account (if Direct Deposit is requested), within 3 weeks. Questions regarding refunds should be directed to Tele-Tax at 1-800-829-4477 (toll free) or the IRS Refund Hotline at 1-800-829-1954 (toll free).

Taxpayers can also check the status of their refund through "Where's My Refund" on the IRS web site.